Board of Education and Town

Monthly Health Insurance Reserve Report

Cash Flow Analysis - November 2025

	BOE	Town	Balance
Balance 10/31/25	2,289,003.68	328,384.30	2,617,387.98
Employer Contribution*	322,000.00	114,257.93	
Sewer & Water		6,309.33	
Café			
Employee Contributions**	161,644.00	25,410.28	
Interest	4,176.90	516.25	
Employer HSA contributions			
Third Party Admininstrator Fees			
Actuarial & Other Services	(912.50)	(912.50)	
Aegle Capital Stop Loss	(1,176.00)	(280.00)	
H&M Billing Stop Loss	(72,100.14)	(17,585.40)	
Aegle Stop Loss Reimb	27,715.43		
Administrative Costs	(129.00)	14,292.25	
Stop loss claims reimbursement			
Claims (thru 11/30/25)	(357,759.53)	(169,880.67)	
Balance 11/30/25	2,372,462.85	300,511.76	2,672,974.61

* The employer portion is determined at the start of year and divided by 12 so each month the contribution will be the same.

** Employees portion of the health insurance premium collected for the month